

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA

IN RE:	}	CASE NUMBER:	16-71479-jrs
	}		
QUENTIN ALEXANDER STEPHENS	}		
	}	JUDGE	James R. Sacca
	}		
DEBTOR.	}	CHAPTER 11	

DEBTOR'S POST-CONFIRMATION
QUARTERLY OPERATING REPORT
FOR THE PERIOD
FROM 1-Jul-20 TO 30-Sep-20

Comes now the above-named debtor and files its Post-Confirmation Quarterly Operating Report in accordance with the Guidelines established by the United States Trustee and FRBP
2015.

Dated: 7-Oct-20

/s/ Howard P. Slomka, Esq.
Attorney for Debtor

Debtor's Address
and Phone Number:
3294 Kylee Dawn Circle
Lawrenceville, Georgia 30045
Tel: (404) 606-9871

Attorney's Address
and Phone Number:
3500 Riverwood Parkway, Ste 2100
Bar No.: 652875
Tel: (404) 800-4001

Note: The original Post Confirmation Quarterly Operating Report is to be filed with the Court and a copy simultaneously provided to the United States Trustee. Operating Reports must be filed by the last day of the month following the reporting period.

For assistance in preparing the Post Confirmation Quarterly Operating Report, refer to the following resources on the United States Trustee website: <http://www.justice.gov/ust/r20/index.htm>.

- 1) Instructions for Preparing Debtor's Chapter 11 Post confirmation Quarterly Operating Report
- 2) Initial Filing Requirements
- 3) Frequently Asked Questions (FAQs)

QUESTIONNAIRE

		YES*	NO
1.	Have any assets been sold or transferred outside the normal course of business, or outside the Plan of Reorganization during this reporting period?		X
2.	Are any post-confirmation sales or payroll taxes past due?		X
3.	Are any amounts owed to post-confirmation creditors/vendors over 90 days delinquent?		X
4.	Is the Debtor current on all post-confirmation plan payments?	X	

***If the answer to any of the above questions is "YES," provide a detailed explanation of each item on a separate sheet.**

INSURANCE INFORMATION

INSURANCE INFORMATION		
	YES	NO*
1. Are real and personal property, vehicle/auto, general liability, fire, theft, worker's compensation, and other necessary insurance coverages in effect?	X	
2. Are all premium payments current?	X	

*If the answer to any of the above questions is "NO," provide a detailed explanation of each item on a separate sheet.

CONFIRMATION OF INSURANCE

CONFIRMATION OF INSURANCE			
TYPE OF POLICY	and	CARRIER	
		Period of Coverage	Payment Amount and Frequency
			Delinquency Amount
Country Financial 008661086		1/21/2020-1/21/2021	Monthly \$255.76
Amica 003691182		1/20/2020 - 1/20/2021	Monthly \$208

DESCRIBE PERTINENT DEVELOPMENTS, EVENTS, AND MATTERS DURING THIS REPORTING PERIOD:

Application for Final Decree Filed: August 4, 2020

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 7th day of October, 2020.

/s/ Quentin Stephens

MONTHLY OPERATING REPORT -
POST CONFIRMATION

ATTACHMENT NO. 2

CHAPTER 11 POST-CONFIRMATION
SCHEDULE OF RECEIPTS AND DISBURSEMENTS

Case Name:	In re: Quentin Alexander Stephens
Case Number:	16-71479-jrs
Date of Plan Confirmation:	3/11/2020

All items must be answered. Any which do not apply should be answered "none" or "N/A".

1. CASH (Beginning of Period)

Quarterly	Post Confirmation Total
\$ 14,990.01	\$

2. INCOME or RECEIPTS during the Period

\$ 148,079.54	\$
---------------	----

3. DISBURSEMENTS

a. Operating Expenses (Fees/Taxes):

- (i) U.S. Trustee Quarterly Fees
- (ii) Federal Taxes
- (iii) State Taxes
- (iv) Other Taxes

\$ 1,293.04	\$
N/A	
N/A	
N/A	

b. All Other Operating Expenses:

\$ 107,774.80	\$
---------------	----

c. Plan Payments:

- (i) Administrative Claims
- (ii) Class One
- (iii) Class Two
- (iv) Class Three
- (v) Class Four
- (vi) Class Five
- (Attach additional pages as needed)
- Total

\$ 0	\$
7573.34	
0	
0	
0	
0	
0	

Total Disbursements (Operating & Plan)

\$	\$
----	----

1. CASH (End of Period)

\$ 31,438.36	
--------------	--

MONTHLY OPERATING REPORT -
POST CONFIRMATION

ATTACHMENT NO. 3

**CHAPTER 11 POST-CONFIRMATION
BANK ACCOUNT RECONCILIATIONS**
Prepare Reconciliation for each Month of the Quarter

Bank Account Information	Account July	Account August	Account September	
Name of Bank:	Regions Bank	Regions Bank	Regions Bank	
Account Number:	253264967	253264967	253264967	
Purpose of Account (Operating/Payroll/Tax)	DIP	DIP	DIP	
Type of Account (e.g. checking)	Checking	Checking	Checking	
1. Balance per Bank Statement	\$14,990.01	\$18,224.58	\$29,439.35	
2. ADD: Deposits not credited				
3. SUBTRACT: Outstanding Checks				
4. Other Reconciling Items				
5. Month End Balance (Must Agree with Books)	\$18,224.58	\$29,439.35	\$31,438.36	

Note: Attach copy of each bank statement and bank reconciliation.

Investment Account Information	Date of Purchase	Type of Instrument	Purchase Price	Current Value
Bank / Account Name / Number				
N/A				

Note: Attach copy of each investment account statement.



QUENTIN A STEPHENS
ROSA M BINION
1910 CLACK RD
MADISON GA 30650-4805

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ACCOUNT # 0253264967

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LIFEGREEN CHECKING

May 16, 2020 through June 17, 2020

SUMMARY

Beginning Balance	\$7,786.62	Minimum Balance	\$5,183
Deposits & Credits	\$20,881.63 +	Average Balance	\$10,236
Withdrawals	\$10,477.03 -		
Fees	\$59.80 -		
Automatic Transfers	\$0.00 +		
Checks	\$6,445.00 -		
Ending Balance	\$11,686.42		

DEPOSITS & CREDITS

05/22	Sons Bavarian LI Direct Pay Stephens, Quen	2,057.37
05/26	Mobile Deposit-Avail Tonight	3,000.00
05/27	Mobile Deposit-Avail Tonight	2,000.00
05/29	Zelle Credit From Michael Back Ref# 01500080ho3n	1,600.00
05/29	Sons Bavarian LI Direct Pay Stephens, Quen	2,057.38
06/05	Sons Bavarian LI Direct Pay Stephens, Quen	1,252.13
06/05	Sons Bavarian LI Direct Pay Stephens, Quen	2,057.38
06/11	Mobile Deposit-Avail Tonight	1,300.00
06/11	Mobile Deposit-Avail Tonight	3,500.00
06/12	Sons Bavarian LI Direct Pay Stephens, Quen	2,057.37

Total Deposits & Credits \$20,881.63

WITHDRAWALS

05/18	Card Purchase Google *Pay 4829 G.CO/Walleth# CA 94043 0149	148.00
05/21	Card Purchase Vzwrllss*bill PA 4814 800-9220204 CA 95630 0149	400.00
05/26	Card Purchase Google *Pay 4829 G.CO/Walleth# CA 94043 0149	140.00
05/26	Paypal Transfer Quentin Stephe 5sr22awr3seq4	1,001.00

For all your banking needs, please call 1-800-REGIONS (734-4667)
or visit us on the Internet at www.regions.com. (TTY/TDD 1-800-374-5791)

For new purchase or refinance mortgage information, contact your
Mortgage Production Manager, Randy Styles, NMLS 546618, at (678)845-5777
or online at www.regionsmortgage.com/randymstyles.

For payment and other information about your existing mortgage loan, contact Mortgage
Servicing at 1-800-986-2462 and for Home Equity loans call 1- 800-231-7493.



Thank You For Banking With Regions!
2020 Regions Bank Member FDIC. All loans subject to credit approval.



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ACCOUNT #**0253264967**

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WITHDRAWALS (CONTINUED)

05/28	Country Mutual Insurance. Quentin Stephe	264.45
05/29	Paypal Transfer Quentin Stephe 5sr22awskaal8	1,222.22
06/01	Card Purchase Google *Pay 4829 G.CO/Walleth# CA 94043 0149	140.00
06/02	Card Purchase Bluffmycall.Com 7299 234-2220179 NJ 08701 0149	10.00
06/03	Card Purchase Google *Pay 4829 G.CO/Walleth# CA 94043 0149	1,225.00
06/08	Card Purchase Google *Pay 4829 G.CO/Walleth# CA 94043 0149	140.00
06/08	Card Purchase 1925 Extra Spac 4225 Snellville GA 30078 0149	300.00
06/08	PIN Purchase Racetrac110 5542 Union City GA 0149	35.33
06/09	Card Purchase Google *Pay 4829 G.CO/Walleth# CA 94043 0149	1,325.00
06/11	Card Purchase Amzn Mktp Us*my 5942 Amzn.Com/Bill WA 98109 0149	38.15
06/12	Paypal Transfer Quentin Stephe 5sr22awwb5nly	944.44
06/15	Card Purchase Qt 770 5541 Conyers GA 30013 0149	38.37
06/15	Card Purchase Google *Pay 4829 G.CO/Walleth# CA 94043 0149	130.00
06/15	Card Purchase Cash App*quenti 4829 8774174551 CA 94103 0149	1,622.00
06/15	Paypal Transfer Quentin Stephe 5sr22awwx35ac	1,125.00
06/16	Card Purchase Cigars 5993 484-285-0400 PA 18015 0149	228.07
Total Withdrawals		\$10,477.03

FEES

05/18	Overnite Chk Pmt Overntfee Stephens,Quent Ckf024437216pos	14.95
05/28	Overnite Chk Pmt Overntfee Stephens,Quent Ckf024437216pos	14.95
06/11	Overnite Chk Pmt Overntfee Stephens,Quent Ckf024437216pos	14.95
06/11	Overnite Chk Pmt Overntfee Stephens,Quent Ckf024437216pos	14.95
Total Fees		\$59.80

**Total For This
Statement Period****Total Calendar
Year-to-Date**

Total Overdraft Fees (may include waived fees)	0.00	36.00
Total Returned Item Fees (may include waived fees)	0.00	0.00

CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
05/19		40.00	05/18	995082	2,000.00
06/01		70.00	05/28	995084 *	1,995.00
06/04		100.00	06/11	995086 *	2,000.00
06/08		240.00			
			Total Checks		\$6,445.00

* Break In Check Number Sequence.

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
05/18	5,623.67	05/27	11,100.04	06/03	9,815.80
05/19	5,583.67	05/28	8,825.64	06/04	9,715.80
05/21	5,183.67	05/29	11,260.80	06/05	13,025.31
05/22	7,241.04	06/01	11,050.80	06/08	12,309.98
05/26	9,100.04	06/02	11,040.80	06/09	10,984.98

QUENTIN A STEPHENS
 ROSA M BINION
 1910 CLACK RD
 MADISON GA 30650-4805

ACCOUNT # 0253264967

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DAILY BALANCE SUMMARY (CONTINUED)

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
06/11	13,716.93	06/15	11,914.49	06/16	11,686.42
06/12	14,829.86				

**You may request account disclosures containing
 terms, fees, and rate information (if applicable)
 for your account by contacting any Regions office.**

Easy Steps to Balance Your Account

Checking
Account

1.	Write here the amount shown on statement for ENDING BALANCE	\$
2.	Enter any deposits which have not been credited on this statement.	\$ +
3.	Total lines 1 & 2	\$ =
4.	Enter total from 4a (column on right side of page)	\$ -
5.	Subtract line 4 from line 3. This should be your checkbook balance.	\$ =

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

Check No.	Amount	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
Total Enter in Line 4 at Left		

The law requires you to use "reasonable care and promptness" in examining your bank statement and any checks sent with it and to report to the Bank an unauthorized signature (i.e., a forgery), any alteration of a check, or any unauthorized endorsement. You must report any forged signatures, alterations or forged endorsements to the Bank within the time periods specified under the Deposit Agreement. If you do not do this, the Bank will not be liable to you for the losses or claims arising from the forged signatures, forged endorsements or alterations. Please see the Deposit Agreement for further explanation of your responsibilities with regard to your statement and checks. A copy of our current Deposit Agreement may be requested at any of our branch locations.

Summary of Our Error Resolution Procedures
In Case of Errors or Questions About Your Electronic Transfers
Telephone us toll-free at 1-800-734-4667
or write us at
Regions Electronic Funds Transfer Services
Post Office Box 413
Birmingham, Alabama 35201

Please contact Regions as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on your statement. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS transactions or for transfers initiated outside of the United States). If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error. If, after the investigation, we determine that no bank error occurred, we will debit your account to the extent previously credited. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

New Accounts- If an alleged error occurred within thirty (30) days after your first deposit to your account was made, we may have up to ninety (90) days to investigate your complaint, provided we credit your account within twenty (20) business days for the amount you think is in error. If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

FOR QUESTIONS CONCERNING THIS STATEMENT OR FOR VERIFICATION OF A PREAUTHORIZED DEPOSIT, PLEASE CALL 1-800-REGIONS (734-4667) OR VISIT YOUR NEAREST REGIONS LOCATION.

ADJ - Adjustment RI - Return Item CR - Credit SC - Service Charge OD - Overdrawn
EB - Electronic Banking NSF - Nonsufficient Funds APY - Annual Percentage Yield FWT - Federal Withholding Tax *Break in Number Sequence



QUENTIN A STEPHENS
ROSA M BINION
1910 CLACK RD
MADISON GA 30650-4805

ACCOUNT # 0253264967

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LIFEGREEN CHECKING

June 18, 2020 through July 20, 2020

SUMMARY

Beginning Balance	\$11,686.42	Minimum Balance	\$6,076
Deposits & Credits	\$31,510.19 +	Average Balance	\$13,909
Withdrawals	\$11,058.63 -		
Fees	\$29.90 -		
Automatic Transfers	\$0.00 +		
Checks	\$17,755.05 -		
Ending Balance	\$14,353.03		

DEPOSITS & CREDITS

06/18	Mobile Deposit-Avail Tonight	500.00
06/19	Sons Bavarian LI Direct Pay Stephens, Quen	2,057.38
06/22	Mobile Deposit-Avail Tonight	1,000.00
06/26	Sons Bavarian LI Direct Pay Stephens, Quen	2,057.38
06/30	Zelle Credit From Michael Back Ref# 01820030fq80	1,600.00
07/01	Zelle Credit From Michael Back Ref# 01830030gi7q	200.00
07/03	Sons Bavarian LI Direct Pay Stephens, Quen	2,057.38
07/06	Card Credit Cash App*cash O 4829 VISA Direct CA 94103 0149	9,357.50
07/10	Sons Bavarian LI Direct Pay Stephens, Quen	2,057.39
07/10	Sons Bavarian LI Direct Pay Stephens, Quen	6,965.78
07/13	Zelle Credit From Henry, Latoy Ref# 01930080jjqg	1,600.00
07/17	Sons Bavarian LI Direct Pay Stephens, Quen	2,057.38
Total Deposits & Credits		\$31,510.19

WITHDRAWALS

06/18	Card Purchase Vzwrllss*bill PA 4814 800-9220204 CA 95630 0149	400.00
06/22	Card Purchase Cash App*quenti 4829 8774174551 CA 94103 0149	1,365.00

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ACCOUNT #

0253264967

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WITHDRAWALS (CONTINUED)

06/22	Card Purchase Google *Pay	4829 G.CO/Walleth# CA 94043	0149	130.00
06/29	Card Purchase Google *Pay	4829 G.CO/Walleth# CA 94043	0149	130.00
06/29	Card Purchase Google *Pay	4829 G.CO/Walleth# CA 94043	0149	120.00
06/29	Paypal Transfer Quentin Stephe	5sr22ax2ey9wq		808.00
06/30	Card Purchase Cigars	5993 484-285-0400 PA 18015	0149	238.77
06/30	Country Mutual Insurance. Quentin Stephe			264.45
07/03	Card Purchase Cash App*quenti	4829 8774174551 CA 94103	0149	788.99
07/03	Card Purchase Google *Pay	4829 G.CO/Walleth# CA 94043	0149	1,225.00
07/03	Card Purchase Cash App*quenti	4829 8774174551 CA 94103	0149	2,955.00
07/03	Paypal Transfer Quentin Stephe	5sr22ax3e9enc		355.25
07/06	Card Purchase McDonald S F174	5814 Fairburn GA 30213	0149	26.31
07/06	Card Purchase Google *Pay	4829 G.CO/Walleth# CA 94043	0149	128.00
07/09	Card Purchase U-Haul Moving &	4225 800-789-3638 GA 30078	0149	364.75
07/13	Card Purchase Google *Pay	4829 G.CO/Walleth# CA 94043	0149	135.00
07/13	Paypal Transfer Quentin Stephe	5sr22ax5lmq42		1,325.00
07/16	Card Purchase Five Guys 0404	5814 703-339-2671 GA 30331	0149	94.06
07/17	Card Purchase Vn Pho	5812 Morrow GA 30260	0149	70.05
07/20	Card Purchase Google *Pay	4829 G.CO/Walleth# CA 94043	0149	135.00

Total Withdrawals \$11,058.63

FEES

06/29	Overnite Chk Pmt Overntfee Stephens,Quent Ckf024437216pos	14.95
07/10	Overnite Chk Pmt Overntfee Stephens,Quent Ckf024437216pos	14.95

Total Fees \$29.90

Total For This Statement Period

Total Calendar Year-to-Date

Total Overdraft Fees (may include waived fees)	0.00	36.00
Total Returned Item Fees (may include waived fees)	0.00	0.00

CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
06/18		240.00	07/10		240.00
06/24		50.00	07/15		140.00
06/26		100.00	07/20		100.00
06/29		50.00	07/02	995090	1,985.05
07/02		200.00	07/16	995093 *	2,150.00
07/09		12,500.00			

Total Checks \$17,755.05

* Break In Check Number Sequence.

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
06/18	11,546.42	06/24	13,058.80	06/30	14,990.01
06/19	13,603.80	06/26	15,016.18	07/01	15,190.01
06/22	13,108.80	06/29	13,893.23	07/02	13,004.96



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MADISON GA 30650-4805

ACCOUNT # 0253264967

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DAILY BALANCE SUMMARY (CONTINUED)

Date	Balance	Date	Balance	Date	Balance
07/03	9,738.10	07/10	14,844.76	07/16	12,600.70
07/06	18,941.29	07/13	14,984.76	07/17	14,588.03
07/09	6,076.54	07/15	14,844.76	07/20	14,353.03

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terms, fees, and rate information (if applicable)
for your account by contacting any Regions office.**

Easy Steps to Balance Your Account

Checking
Account

1.	Write here the amount shown on statement for ENDING BALANCE	\$
2.	Enter any deposits which have not been credited on this statement.	\$ +
3.	Total lines 1 & 2	\$ =
4.	Enter total from 4a (column on right side of page)	\$ -
5.	Subtract line 4 from line 3. This should be your checkbook balance.	\$ =

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

Check No.	Amount	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
Total Enter in Line 4 at Left		

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Summary of Our Error Resolution Procedures
In Case of Errors or Questions About Your Electronic Transfers
Telephone us toll-free at 1-800-734-4667
or write us at
Regions Electronic Funds Transfer Services
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Birmingham, Alabama 35201

Please contact Regions as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on your statement. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
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ADJ - Adjustment
EB - Electronic Banking

RI - Return Item
NSF - Nonsufficient Funds

CR - Credit
APY - Annual Percentage Yield

SC - Service Charge
FWT - Federal Withholding Tax

OD - Overdrawn
*Break in Number Sequence



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ACCOUNT # 0253264967

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LIFEGREEN CHECKING

July 21, 2020 through August 18, 2020

SUMMARY

Beginning Balance	\$14,353.03	Minimum Balance	\$12,635
Deposits & Credits	\$76,869.16 +	Average Balance	\$23,023
Withdrawals	\$9,413.07 -		
Fees	\$29.90 -		
Automatic Transfers	\$0.00 +		
Checks	\$46,020.00 -		
Ending Balance	\$35,759.22		

DEPOSITS & CREDITS

07/24	Sons Bavarian LI Direct Pay Stephens, Quen	2,132.39
07/28	Zelle Credit From Maisha Beckh Ref# 021000f07we1	800.00
07/31	Zelle Credit From Michael Back Ref# 021300a0ap19	1,600.00
07/31	Sons Bavarian LI Direct Pay Stephens, Quen	2,247.35
08/05	Card Credit Grand Hyatt Atl 3640 8885872877 GA 30305 0149	84.00
08/07	Sons Bavarian LI Direct Pay Stephens, Quen	2,247.35
08/07	Sons Bavarian LI Direct Pay Stephens, Quen	4,510.72
08/14	Sons Bavarian LI Direct Pay Stephens, Quen	2,247.35
08/14	Deposit - Thank You	60,000.00
08/17	Zelle Credit From Derek Frye Ref# 022900h0j7ke	1,000.00

Total Deposits & Credits \$76,869.16

WITHDRAWALS

07/22	Card Purchase Vzwrllss*bill PA 4814 800-9220204 CA 95630 0149	355.55
07/23	Paypal Transfer Quentin Stephe 5sr22ax7w36rw	1,222.22
07/24	Card Purchase Google *Pay 4829 G.CO/Walleth# CA 94043 0149	125.00
07/24	Card Purchase Google *Pay 4829 G.CO/Walleth# CA 94043 0149	135.00

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QUENTIN A STEPHENS
ROSA M BINION
1910 CLACK RD
MADISON GA 30650-4805

ACCOUNT # 0253264967

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WITHDRAWALS (CONTINUED)

07/28	Country Mutual Insurance. Quentin Stephe	290.42
07/31	Zelle Debit to Detron Hammond Ref# 021300c0b8fi	400.00
08/03	Card Purchase Google *Pay 4829 G.CO/Walleth# CA 94043 0149	162.00
08/04	Card Purchase Google *Pay 4829 G.CO/Walleth# CA 94043 0149	1,225.00
08/05	Card Purchase Grand Hyatt Atl 3640 8885872877 GA 30305 0149	514.84
08/05	Quarterly Fee Payment Quentin Alexan 6o25p92d641	1,293.04
08/07	Paypal Transfer Quentin Stephe 5sr22axalsabn	1,220.00
08/10	Zelle Debit to Detron Hammond Ref# 022100d0gbzj	500.00
08/10	Card Purchase Google *Pay 4829 G.CO/Walleth# CA 94043 0149	135.00
08/10	Card Purchase Google *Pay 4829 G.CO/Walleth# CA 94043 0149	1,325.00
08/12	Zelle Debit to Detron Hammond Ref# 022500a0igov	300.00
08/17	Card Purchase Google *Pay 4829 G.CO/Walleth# CA 94043 0149	210.00
Total Withdrawals		\$9,413.07

FEES

08/11	Overnite Chk Pmt Overntfee Stephens,Quent Ckf024437216pos	14.95
08/18	Overnite Chk Pmt Overntfee Stephens,Quent Ckf024437216pos	14.95
Total Fees		\$29.90

Total For This Statement Period

Total Calendar Year-to-Date

Total Overdraft Fees (may include waived fees)	0.00	36.00
Total Returned Item Fees (may include waived fees)	0.00	0.00

CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
07/22		140.00	08/17		40,530.00
07/24		200.00	08/18		120.00
07/30		40.00	08/03	995094	2,150.00
08/10		100.00	08/12	995095	450.00
08/13		100.00	08/12	995097 *	2,150.00
08/17		40.00			
Total Checks				\$46,020.00	

* Break In Check Number Sequence.

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
07/22	13,857.48	08/03	15,912.58	08/12	13,526.82
07/23	12,635.26	08/04	14,687.58	08/13	13,426.82
07/24	14,307.65	08/05	12,963.70	08/14	75,674.17
07/28	14,817.23	08/07	18,501.77	08/17	35,894.17
07/30	14,777.23	08/10	16,441.77	08/18	35,759.22
07/31	18,224.58	08/11	16,426.82		



QUENTIN A STEPHENS
ROSA M BINION
1910 CLACK RD
MADISON GA 30650-4805

ACCOUNT #

0253264967

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**You may request account disclosures containing
terms, fees, and rate information (if applicable)
for your account by contacting any Regions office.**

Easy Steps to Balance Your Account

Checking
Account

1.	Write here the amount shown on statement for ENDING BALANCE	\$
2.	Enter any deposits which have not been credited on this statement.	\$ +
3.	Total lines 1 & 2	\$ =
4.	Enter total from 4a (column on right side of page)	\$ -
5.	Subtract line 4 from line 3. This should be your checkbook balance.	\$ =

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

Check No.	Amount	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
Total Enter in Line 4 at Left		

The law requires you to use "reasonable care and promptness" in examining your bank statement and any checks sent with it and to report to the Bank an unauthorized signature (i.e., a forgery), any alteration of a check, or any unauthorized endorsement. You must report any forged signatures, alterations or forged endorsements to the Bank within the time periods specified under the Deposit Agreement. If you do not do this, the Bank will not be liable to you for the losses or claims arising from the forged signatures, forged endorsements or alterations. Please see the Deposit Agreement for further explanation of your responsibilities with regard to your statement and checks. A copy of our current Deposit Agreement may be requested at any of our branch locations.

Summary of Our Error Resolution Procedures
In Case of Errors or Questions About Your Electronic Transfers
Telephone us toll-free at 1-800-734-4667
or write us at
Regions Electronic Funds Transfer Services
Post Office Box 413
Birmingham, Alabama 35201

Please contact Regions as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on your statement. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS transactions or for transfers initiated outside of the United States). If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error. If, after the investigation, we determine that no bank error occurred, we will debit your account to the extent previously credited. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

New Accounts- If an alleged error occurred within thirty (30) days after your first deposit to your account was made, we may have up to ninety (90) days to investigate your complaint, provided we credit your account within twenty (20) business days for the amount you think is in error. If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

FOR QUESTIONS CONCERNING THIS STATEMENT OR FOR VERIFICATION OF A PREAUTHORIZED DEPOSIT, PLEASE CALL 1-800-REGIONS (734-4667) OR VISIT YOUR NEAREST REGIONS LOCATION.

ADJ - Adjustment
EB - Electronic Banking

RI - Return Item
NSF - Nonsufficient Funds

CR - Credit
APY - Annual Percentage Yield

SC - Service Charge
FWT - Federal Withholding Tax

OD - Overdrawn
*Break in Number Sequence



QUENTIN A STEPHENS
ROSA M BINION
1910 CLACK RD
MADISON GA 30650-4805

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ACCOUNT # 0253264967

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LIFEGREEN CHECKING

August 19, 2020 through September 17, 2020

SUMMARY

Beginning Balance	\$35,759.22	Minimum Balance	\$14,384
Deposits & Credits	\$38,210.97 +	Average Balance	\$27,941
Withdrawals	\$10,812.15 -		
Fees	\$89.70 -		
Automatic Transfers	\$0.00 +		
Checks	\$34,874.28 -		
Ending Balance	\$28,194.06		

DEPOSITS & CREDITS

08/21	Sons Bavarian LI Direct Pay Stephens, Quen	2,247.35
08/25	Zelle Credit From Nekeisha Ban Ref# 023700e02to9	500.00
08/25	Deposit - Thank You	5,000.00
08/28	Sons Bavarian LI Direct Pay Stephens, Quen	2,247.35
08/31	Zelle Credit From Michael Back Ref# 024400b09684	1,600.00
09/04	Sons Bavarian LI Direct Pay Stephens, Quen	2,247.35
09/08	Zelle Credit From Kchn Caterin Ref# 024800f0afgr	3,500.00
09/10	Zelle Credit From Kchn Caterin Ref# 025400e0e8oo	1,100.00
09/11	Sons Bavarian LI Direct Pay Stephens, Quen	2,247.35
09/11	Sons Bavarian LI Direct Pay Stephens, Quen	8,021.57
09/14	Mobile Deposit-Avail Tonight	1,500.00
09/14	Zelle Credit From Bondij Inc, Ref# 025600g0ewoo	3,000.00
09/16	Zelle Credit From Kchn Caterin Ref# 026000a0j5qb	5,000.00
Total Deposits & Credits		\$38,210.97

WITHDRAWALS

08/20	Card Purchase Vzwrllss*bill PA 4814 800-9220204 CA 95630 0149	375.00
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ACCOUNT # 0253264967

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WITHDRAWALS (CONTINUED)

08/24	Card Purchase Google *Pay	4829 G.CO/Walleth# CA 94043	0149	135.00
08/27	Card Purchase Ann Street Pace	5542 Montgomery AL 36107	0149	41.88
08/27	Paypal Transfer Quentin Stephe	5sr22axd69jgc		1,555.11
08/28	Country Mutual Insurance. Quentin Stephe			290.40
08/31	Card Purchase Usa*vend at Air	5814 McDonough GA 30253	0149	1.50
08/31	Card Purchase Google *Pay	4829 G.CO/Walleth# CA 94043	0149	170.00
09/03	Bank Debit			4,500.00
09/03	Card Purchase Google *Pay	4829 G.CO/Walleth# CA 94043	0149	1,225.00
09/08	Card Purchase Google *Pay	4829 G.CO/Walleth# CA 94043	0149	125.00
09/08	Card Purchase Doordash*smallc	5812 6506819470 CA 94103	0149	34.59
09/08	Card Purchase Doordash*morell	5812 6506819470 CA 94103	0149	77.30
09/09	Card Purchase Google *Pay	4829 G.CO/Walleth# CA 94043	0149	1,325.00
09/10	Zelle Debit to Carlton Curry Ref#	025400e0ed4b		250.00
09/10	PIN Purchase Salem Spirits	5921 Conyers GA	0149	91.24
09/14	Card Purchase Buckhead Butche	5411 Atlanta GA 30305	0149	464.13
09/15	Card Purchase Google *Pay	4829 G.CO/Walleth# CA 94043	0149	151.00
Total Withdrawals				\$10,812.15

FEES

08/27	Overnite Chk Pmt Overntfee Stephens,Quent	Ckf024437216pos	14.95
08/27	Overnite Chk Pmt Overntfee Stephens,Quent	Ckf024437216pos	14.95
08/31	Overnite Chk Pmt Overntfee Stephens,Quent	Ckf024437216pos	14.95
08/31	Overnite Chk Pmt Overntfee Stephens,Quent	Ckf024437216pos	14.95
09/02	Overnite Chk Pmt Overntfee Stephens,Quent	Ckf024437216pos	14.95
09/10	Overnite Chk Pmt Overntfee Stephens,Quent	Ckf024437216pos	14.95
Total Fees			\$89.70

Total For This Statement Period

Total Calendar Year-to-Date

Total Overdraft Fees (may include waived fees)	0.00	36.00
Total Returned Item Fees (may include waived fees)	0.00	0.00

CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
08/24		140.00	09/17	995088	630.00
08/26		60.00	09/17	995092 *	330.00
08/31		160.00	08/28	995099 *	12,500.00
09/02		220.00	09/11	995101 *	2,500.00
09/03		6,000.00	09/11	995103 *	2,208.40
09/09		280.00	08/31	995105 *	2,150.00
09/11		160.00	08/31	995107 *	275.88
09/17		260.00	09/08	995109 *	7,000.00
Total Checks					\$34,874.28

* Break In Check Number Sequence.



QUENTIN A STEPHENS
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1910 CLACK RD
MADISON GA 30650-4805

ACCOUNT #

0253264967

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Enclosures 09
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DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
08/20	35,384.22	08/31	29,439.35	09/10	15,128.67
08/21	37,631.57	09/02	29,204.40	09/11	20,529.19
08/24	37,356.57	09/03	17,479.40	09/14	24,565.06
08/25	42,856.57	09/04	19,726.75	09/15	24,414.06
08/26	42,796.57	09/08	15,989.86	09/16	29,414.06
08/27	41,169.68	09/09	14,384.86	09/17	28,194.06
08/28	30,626.63				

COVID RELIEF CHANGE: EXCESSIVE WITHDRAWAL/ITEM FEES ON SAVINGS/MONEY MARKET WILL BE REFUNDED AT CUSTOMER REQUEST ONLY BEGINNING WITH ACTIVITY APPEARING ON YOUR JANUARY 2021 STATEMENT. CD EARLY WITHDRAWAL PENALTIES WILL ONLY BE WAIVED AT CUSTOMER REQUEST BEGINNING 1-2-2021. ALL WAIVERS/REFUNDS ARE AT THE BANK'S DISCRETION. FOR MORE ON REGIONS' COVID RESPONSE, VISIT REGIONS.COM/CORONAVIRUS.

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Account

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Check No.	Amount	
	\$	
	\$	
	\$	
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	\$	
	\$	
	\$	
	\$	
	\$	
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	\$	
Total Enter in Line 4 at Left		

The law requires you to use "reasonable care and promptness" in examining your bank statement and any checks sent with it and to report to the Bank an unauthorized signature (i.e., a forgery), any alteration of a check, or any unauthorized endorsement. You must report any forged signatures, alterations or forged endorsements to the Bank within the time periods specified under the Deposit Agreement. If you do not do this, the Bank will not be liable to you for the losses or claims arising from the forged signatures, forged endorsements or alterations. Please see the Deposit Agreement for further explanation of your responsibilities with regard to your statement and checks. A copy of our current Deposit Agreement may be requested at any of our branch locations.

Summary of Our Error Resolution Procedures
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Birmingham, Alabama 35201

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NSF - Nonsufficient Funds

CR - Credit
APY - Annual Percentage Yield

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*Break in Number Sequence